



Order Filed on October 21, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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New Jersey Housing and Mortgage Finance Agency

In Re:  
Franchot Persaud  
  
Debtor.

Case No.: 18-31382 JKS

Hearing Date: 10/14/2021 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED  
CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 21, 2021**

  
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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Franchot Persaud

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, New Jersey Housing and Mortgage Finance Agency, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 86 Howard Street, Irvington, NJ, 07111, and it appearing that notice of said certification was properly served upon all parties concerned, and Secured Creditor having reached a resolution of the certification of default with Debtor pursuant to the following terms:

It is **ORDERED, ADJUDGED and DECREED** that as of September 27, 2021 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2021 through October 2021 for a total post-petition default of \$18,862.99 (7 @ \$1,691.06, 6 @ AO \$ 1,070.89, 1 AO @ \$1,070.94, less suspense \$470.71); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$18,862.99 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that a modified plan is to be filed within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2021, directly to Secured Creditor, Cenlar FSB, 425 Phillips Blvd, Ewing, N.J. 08618(Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtor's Chapter 13 plan and Certification of Default is hereby resolved.